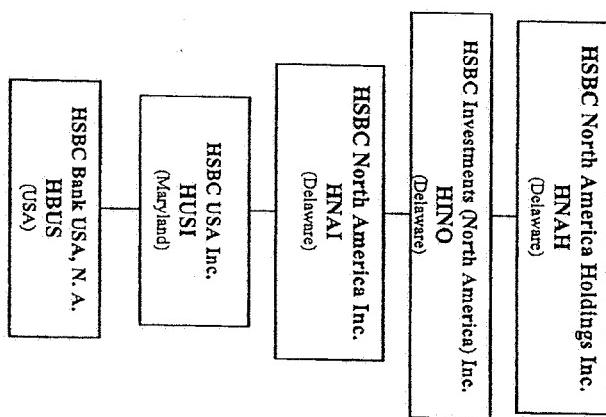


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NORTH AMERICA - BANK HOLDING COMPANY STRUCTURE

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(This is / intended as an overview, it is not a list of all entities under HNAH's direct subsidiaries - only specific entities.)



*All companies are wholly owned
Eff. December 31, 2006

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